

Bank Name	Bank of America Europe Designated Activity Company
LEI Code	EQYXK86SF381Q21S3020
Country Code	IE

This bank does not report FINREP data on a consolidated level, and so only COREP templates are published.



Key Metrics

(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	12,137	12,982	13,230	13,314	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12,137	12,982	13,230	13,314	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	12,137	12,982	13,230	13,314	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	12,137	12,982	13,230	13,314	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	14,025	14,792	15,080	15,194	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14,025	14,792	15,080	15,194	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	54,843	54,462	55,701	55,420	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	54,843	54,462	55,701	55,420	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	22.13%	23.84%	23.75%	24.02%	CA3 {1}	
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.13%	23.84%	23.75%	24.02%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	22.13%	23.84%	23.75%	24.02%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.13%	23.84%	23.75%	24.02%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Total capital (as a percentage of risk exposure amount) - transitional definition	25.57%	27.16%	27.07%	27.42%	CA3 {5}	•
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	25.57%	27.16%	27.07%	27.42%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	•
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	98,561	94,870	98,816	96,529	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	12.31%	13.68%	13.39%	13.79%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mIn EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	12,137	12,982	13,230	13,314	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	12,137	12,982	13,230	13,314	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	98,561	94,870	98,816	96,529	C 47.00 (r0300,c0010)	2015/62 of 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	98,561	94,870	98,816	96,529	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	12.31%	13.68%	13.39%	13.79%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	12.31%	13.68%	13.39%	13.79%	[A.2]/[B.2]	



Ebal Bunking 2024 EU-wide Transparency Exercise Capital Bank of America Europe Designated Activity Company

		min EUR. %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	(HYST EUR, %) OWN FUNDS	14,025	14,792	15,080	15,194	C 01.00 (40010,c0010)	Articles 4(118) and 72 of CFR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	12,137	12,982	13,230	13,314	C 01.00 (r0020,c0010)	Article 50 of CFPR
	A1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	7,410	7,410	7,410	7,410	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	3,446	4,790	4,790	4,790	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	6	-1	-1	-1	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (i) of CFR
	A1.4	Other Reserves	1,648	1,133	1,390	1,523	C 01.00 (x0200,c0010)	Articles 4(117) and 26(1) point (e) of CFR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (x0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article B4 et CFPR
	A.1.7	Adjustments to CET1 due to prudential filters	-116	-126	-173	-277	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 35 (1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	0	0	0	0	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (q) of CCR.
	A1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated	0	0	0	0	C 01.00 (r0370,c0010)	Articles 35(1) point (c) and 38 of CRR
	A1.10	DTLs (-) IRB shortfall of circlif risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 150 of CRR
	A1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (x0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 46 of CRR
	A1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A 1.14 (-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+	Articles 4(26), 36(1) point (k) (i) and 89 to 92 of CRR; Articles 36(1) point (k) (ii), 263(1) point (b), 264(1) point (k) (iii) and 258 of CRR; Articles 36(1) point (k) (iii) and 279(3) of CRR; Articles 36(1) point (k) (iv) and
	A.1.14.1		0	0	0	0	C 01.00 (49472,c0010) C 01.00 (49460,c0010)	153(E) of CRR and Articles 35(1) point k) (v) and 155(4) of CRR. Articles 35(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (N; 43 to 46, 49 (2) and (3) and 79 of CRR
	A1.16	a signanciant investment (-) Deductible DTAs that rety on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (s) and 48(2) of CFR
	A1.17	(.) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (§; 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CFR
OWN FUNDS Transitional period	A1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CFR
	A.1.18A	(-) insufficient coverage for non-performing exposures	-131	-114	-69	-33	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A.1.18B		0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (s) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (x0515,c0010)	Article 36(1), point (I) CRR
	A1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-126	-110	-116	-97	C 01.00 (r0524,c0010)	Article 2 CRR
	A.1.20	CETI capital elements or deductions - other	0	0	0	0	C 01.00 (r0529,c0010)	
	A1.21		0	0	0	0	GA1(1.1.5+1.1.8+1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 472 and 402 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 450 to 472, 478 and 481 of CRR
	A.2		0	0	0	0	C 01.00 (r9530,c0010)	Article G1 of CFFR
	A2.1		0	0	0	0	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2		0	0	0	0	C 01.00 (r9720,c0010)	
	A2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (10680,c0010) + C 01.00 (10700,c0010) + C 01.00 (10710,c0010) + C 01.00 (10740,c0010)	
	A2.4		0	0	0	0	+ C 01.00 (r0744,c0010) + C 01.00 (r0746,c0010) C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	12,137	12,982	13,230	13,314	C 01.00 (r0015,c0010)	Article 25 of CFR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,888	1,810	1,850	1,880	C 01.00 (49750,c0010)	Article 71 of CRR
	A4.1		1,888	1,810	1,850	1,880	C 01.00 (r07E0,c0010) + C 01.00 (r0890,c0010)	
	A4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (r0910,c0010) + C 01.00 (r0920,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0940,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0955,c0010)+	
	A.4.2	Orien Tee 2 Cuspital Components and deductions	0		0	u u	C 01.00 (49970,c0010) + C 01.00 (49974,c0010) + C 01.00 (49978,c0010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	54,843	54,462	55,701	55,420	C 02.00 (r0010,c0010)	Articles 52(3), 95, 96 and 96 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (translitional period)	22.13%	23.84%	23.75%	24.02%	CA3(S)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	22.13%	23.84%	23.75%	24.02%	GA3 (3)	-
CTU e e :	C.3	TOTAL CAPITAL RATIO (transitional period)	25.57%	27.16%	27.07%	27.42%	GA3 (5)	-
CET1 Capital Fully loaded CET1 RATIO (%)	D	COMMON EQUITY TIER 1 CAPITAL (fully leaded)	12,137	12,982	13,230	13,314	[A1-A.1.13-A.1.21+MN[A.2+A.1.13-A.2.2- A.2.4+MN[A.4+A.2.2-A.4.3,0],0]]	4
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	22.13%	23.84%	23.75%	24.02%	[0.13(8-8.1)	4
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r9440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
(1)The fully loaded CET1 ratio is an estimate	calculated ba	sed on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view a	at the reporting date are not taken into	account in this calculation.				



Overview of Risk exposure amounts

		RWAs			Ī
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	39,085	36,626	38,385	38,280	C 02.00 (r0040, c0010) (-C 07.00 (r0060, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 08.01 (r0040, c0200, s002) + C 08.01 (r0040, s0200, s002) + C 08.01 (r0040, s0200, s020) + C 08.0
Of which the standardised approach	39,085	36,626	38,385	38,280	C 02.00 (r0080, c0010)-{C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)}
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) [†]	2,712	2,611	2,643	2,502	C07.00 (6096, c0220, s001) + C07.00 (6110, c0220, s001)+ C07.00 (6130, c0220, s001) + C08.01 (6040, c0200, s001)+ C08.01 (6040, c0200, s001)+ C08.01 (6050, c0200, s001)+ C08.01 (6050, c0200, s002)+ C08.01 (6050, s002)+ C08.01 (6050, s0200, s002)+ C08.01 (6050, s002)+ C08.01 (6050,
Credit valuation adjustment - CVA	1,544	1,620	1,287	1,024	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	5,272	6,239	5,896	5,802	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	2,448	3,041	3,000	3,277	C 02.00 (r0520, c0010)
Of which the standardised approach	2,448	3,041	3,000	3,277	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.09 (r0010, c0601)*12.5+C 20.00 (r0010,c0450)*12.5+MAX(C 24.00(r0010,c0090),C 24.00(r0010,c0100),C 24.00(r0010,c010))*12.5
Large exposures in the trading book	Ō	0	0	0	C 02.00 (r0880, c0010)
Operational risk	3,781	4,325	4,491	4,535	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0800, c0010)
Of which standardised approach	3,781	4,325	4,491	4,535	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0830, c0010) + C 02.00 (r0890, c0010)
Total	54,843	54,462	55,701	55,420	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

On-balance sheet exposures related to Free Deliveries (according to Article 379(1)) have not been included in 'Counterparty Credit Risk (CCR, excluding CVA). They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



Market Risk

Bank of America Europe Designated Activity Company

	SA						М									IM						
		Vair (Memorandum item) STRESSED Vair (Memorandum item) INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE ALL PRICE RISKS CAPITAL CHARGE FOR CTP			VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP											
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VARAVE)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVE)	LATEST AVAILABLE (SVøRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (V∂Rt- 1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30.	/09/2023									As of 31/1:	2/2023					
Traded Debt Instruments	1,437	1,873	0	0	0	0							0	0	0	0						
Of which: General risk	661	1,012	0	0	0	0							0	0	0	0						
Of which: Specific risk	776	861	0	0	0	0							0	0	0	0						
Equities Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	, o	0	0	0	0	0							ů	0	0	0						
Foreign exchange risk	1,011	1.169	0	0	0	ō							0	0	0	o o						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	2,448	3,041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024				As of 31	/03/2024									As of 30/0	8/2024					
Traded Debt Instruments	1,744	1,895	0	0	0	0							0	0	0	0						
Of which: General risk	1,080	1,139	0	0	0	0							0	0	0	0						
Of which: Specific risk	664	756	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	1,256	1,382	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	3,000	3,277	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OVI template.

European Banking 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

		Standardised Approach											
			As of 30/09/2	023			As of 31/	12/2023					
	profile NA	Original Exposure ^a	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
	Central governments or central banks	17.200	17.198	191		17,700	17.700	275					
	Regional governments or local authorities	761	761	663		772	772	673					
	Public sector entities	13	13	6		60	60	30					
	Multilateral Development Banks	0	0	0		0	0	0					
	International Organisations	2	2	0		2	2	0					
	Institutions	3,743	3,484	1,800		3,389	3,602	1,585					
	Corporates	60,836	37,407	33,289		58,856	35,993	32,133					
	of which: SME	50	50	50		5	5	5					
	Retail	0	0	0		0	0	0					
Consolidated data	of which: SME						0						
	Secured by mortalists on immovable property	2,937	2,901	2,901		3,177	3,037	3,037					
	of which: SME	715	311	410	256	684	325	431	22:				
	Exposures in default Items associated with particularly high risk			0.0	2.0	0.00							
	Covered bonds						0						
	Claims on institutions and corporates with a ST credit assessment	3,863	3,588	1,597		2,530	2,092	701					
	Collective investments undertakings (CIU)	0		0			0	0					
	Equity	43	43	43		42	42	42					
	Other exposures	741	741	880		335	335	313					
	Standardised Total 2	90,850	66,447	41,780	256	87,545	63,958	39,220	224				

					Standardised Ap	proach					
			As of 30/09/2	023		As of 31/12/2023					
	(min EUR, W)	Original Exposure ¹	Exposure Value ¹	fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central sovernments or central banks	1,740	1,740	0		1,842	1,842				
	Regional dovernments or local authorities	0		0			0				
	Public sector entities	0		0			0				
	Multilateral Development Banks			0			0				
	International Organisations Institutions	616	587	463		473	440	246			
	Institutions Corporates	12.963	7.885	6,985		12.418	7.406	6.553			
	of which: SME			0		0	0				
	Retail	0		0			0				
	of which: SME	0	0	0		0	0	0			
UNITED KINGDOM	Secured by mortgages on immovable property	631	630	630		743	743	743			
		0	0	0		0	0	0			
	Exposures in default	144	42	63	0	144	42	62	0		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	0	0	0		٥	0	0			
	Claims on institutions and corporates with a ST credit assessment	50	45	39		175	71	48			
	Collective investments undertakings (CRII)	0		0		0	0				
	Equity	43	43	43		42	42	42			
	Other exposures	120	120	140		62	62	64			

					Standardised Ap	proach			
			As of 30/09/2	023				12/2023	
		Original Exposure ^s	Exposure Velue ¹	Flisk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minELR, %) Central governments or central banks	7.493	7.493			7,504	7.504	,	
	Regional governments or local authorities	17	17			16	16		
	Public sector entities	1	1	0					
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3	3	1		2	2	1	
	Corporates	6,257	3,739	3,140		6,801	3,785	3,221	
	of which: SME	0		0		0	0		
	Retail								
GERMANY	of which: SME	102	102	102		95			
	Secured by mortilates on immovable property of which: SME		102			20			
	of which: SME Exposures in default	110	27	28	0	109	46	45	0
	Items associated with particularly high risk			0					-
	Covered bands	0		0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	559	479	462		296	176	162	
	Collective investments undertakings (CRII)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	31	31	34		12	12	13	
	Standardised Total ²				0				

		 от чаша карителента возрочавота рег соцето от соитверату весшаем токие от несительного вырошлея дои посыва делега: стеат глах афцителента. 											
					Standardised Ap	proach							
			As of 30/09/2	023		As of 31/12/2023							
	(minSUR, %)	Original Esposure ¹	Exposure Value	Risk exposure amount	Value adjustments and provisions ²	Original Exposure	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
	Central governments or central banks	227	227			194	194						
	Regional governments or local authorities	225	227	0									
	Public sector entities	0		0			0						
	Multilateral Development Banks			0									
	International Organisations	0		0			0						
	Institutions	853	503	241		872	522	250					
	Corporates	9,204	5,598	4,614		9,138	5,222	4,297					
	of which: SME	2	2	2		2	2	2					
	Retail	0	0	0		0	0	0					
FRANCE	of which: SME	0	0	0		0	0	0					
THANCE	Secured by mortalistics on immovable property	122	122	122		20	20	22					
	of which: SME	0	0	0		0	0	0					
	Exposures in default	141	101	137		139	96	132	0				
	Items associated with particularly high risk	0	0	0		0	0	0					
	Covered bands	.0		0			0						
	Claims on institutions and corporates with a ST credit assessment	25	25	17		62	62	33					
	Collective investments undertakings (CRII)	9					0						
	Equity	165	165	235			10						
	Officer exposures	100	103	235			10						

		(2) Total value adjustments and provisions per o	ountry of counterparty excludes th	se for securitisation exposures but	t includes general credit risk adjust	ruets.			
					Standardised Ap	proach			
			As of 30/09/2	123			As of 31.	12/2023	
		Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minELR, %) Central governments or central banks	5,603	5,693	188		5,688	5,688	272	
	Resional sovernments or local authorities								
	Public sector entities Multilateral Development Banks								
	Multilateral Development Banks International Organisations			0			0		
	Institutions	96	95	47		124	96	40	
	Corporates	2.292	2.010	2.010		2.222	1.913	1.921	
	of which: SME	45	45	45			0		
	Retail	0	0	0		0	0	0	
IRELAND	of which: SME	0	0	0		0	0	0	
IKELAND	Secured by mortgages on immovable property	200	200	200		205	208	208	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	3	1	1		3	1	1	
	Items associated with particularly high risk	0		0			0		
	Covered bands								
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIUI)	2	2	2					
	Collective investments undertakings (CIU) South			0			0		
	Other exposures	130	130	134		112	112	112	
	Standardised Total ²	120	130					***	

					Standardised Ap	proach			
			As of 30/09/2	023				12/2023	
	(minSUR, No.)	Original Exposure ^s	Exposure Value ¹	fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	91	21	0		85	85		
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0		0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Ordanisations	0	0	0		0	0	0	
	Institutions	100	20	4		100	20	4	
	Corporates	5,137	3,310	2,793		4,820	2,906	2,516	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
NETHERLANDS	of which: SME						0		
	Secured by mortstakes on immovable property	12	12	12		29	19	19	
	of which: SME	17		35		,,	11	17	
	Exposures in default Items associated with particularly high risk								
	Covered bonds						0		
	Claims on institutions and corporates with a ST credit assessment	2	9	7		5	5	4	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0		0		0	0	0	
	Other exposures	58	58	74		27	27	30	
	Standardised Total ²								
		(4) Original exposure, unlike Exposure value, is re	sported before taking into account	any effect due to credit conversion	factors or credit risk mitigation tech	niques (e.g. substitution effects).			

(2) Total value adjustments and provisions per country of country profession to the for excuribusion exposures but includes general credit risks adjustments.											
					Standardised Ap	proach					
			As of 30/09/2	023			As of 31/	12/2023			
		Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(minEUR, %)	1.915	1.915								
	Central governments or central banks	1,915	1,915			2,345	2,345				
	Resional sovernments or local authorities			0							
	Public sector entities Multilateral Development Banks	0		0			0				
	International Organisations										
	Institutions	0									
	Corporates	3.578	2.143	1.759		2.780	1,560	1.262			
	of which: SME		0	0		0	0	0			
	Retail	0					0				
OLUTTEDI AND	of which: SME	0	0	0		0	0	0			
SWITZERLAND	Secured by mortstasies on immovable property	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	26	1	1	0	29	1	1			
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	14	9	9		7	3	3			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity					0	0				
	Other exposures	72	72	72		1	1	1			

					Standardised Ap	proach			
			As of 30/09/2	123			As of 31/	12/2023	
	(minSUR-W)	Original Exposure ¹	Esposure Velue ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	11	11	0		34	14		
	Regional governments or local authorities	744	744	654		756	756	665	
	Public sector entities			0		0		0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Ordanisations	0	0	0		0	0	0	
	Institutions	60	69	35		0	0	0	
	Corporates	2,379	1,568	1,569		2,892	1,826	1,791	
	of which: SME	3	3	3		3	3	3	
	Retail	0	0	0		0	0	0	
ITALY	of which: SME	0	0	0		٥	0	0	
IIALI	Secured by mortalises on immovable property	323	323	323		329	319	319	
	of which: SME					۰	0		
	Exposures in default	46	30	30	0	24	15	15	0
	Items associated with particularly high risk								
	Covered bonds Claims on institutions and corporates with a ST credit assessment	379	328	221		152	128		
		3/9	328	221		152	120	/1	
	Collective investments undertakings (CRII) Equity						0		
	Other exposures	o o		0					
	Standardised Total	j	,			Ů	,	,	

					Standardised Ap				
					Julium disease	prosen			
			As of 30/09/2	023			As of 31	12/2023	
		Original Esposure ¹	Exposure Value	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minEUR, %) Central governments or central banks	,	7						
	Regional governments or local authorities			0			0		
	Public sector entities			0			0		
	Multilateral Development Banks	0		0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	43	22	4		43	22	4	
	Corporates	2,895	1,793	1,797		2,085	1,474	1,681	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
LUXEMBOURG	of which: SME	0	0	0		0	0	0	
LONEI IDOUNO	Secured by mortalistics on immovable property	553	530	530		779	645	645	
	of which: SME	9				22			
	Exposures in default	1		1	0	22	11	17	
	Items associated with particularly high risk Covered bonds	o o		0			0		
	Claims on institutions and corporates with a ST credit assessment		5	1		1	1		
	Collective investments undertakings (CIU)			0			0		
	Coulty Equity			0			0		
	Other exposures	35	35	35		24	24	9	
	One encourer								

		(a) non time automatica and provincinger of	country or country party tax-taxes or		. Includes green as conductors and and	THE STATE OF THE S						
					Standardised Ap	proach						
			As of 30/09/2	023			As of 31.	12/2023				
		Original Exposure ⁶	Original Exposure Vision* Exposure Vision* Plate exposure amount Vision education and providings* Confinal Exposure* Exposure Vision* Risk exposure amount Vision*									
	(minEUR, %)											
	Central governments or central banks			0								
	Regional dovernments or local authorities			0		ů,						
	Public sector entities Multilateral Development Banks			0			0					
	International Organisations			0			0					
	Institutions	275	633	127		322	1,165	233				
	Corporates	813	201	204		915	209	212				
	of which: SME	0	0	0		0	0	0				
	Retail	0	0	0		0	0	0				
LINITED STATES	of which: SME	0	0	0		0	0	0				
	Secured by mortalaies on immovable property	0	0	0		0	0	0				
	of which: SME			0		.0	0					
	Exposures in default	40		7	0	38	4	5				
	Items associated with particularly high risk. Covered bonds			0								
	Claims on institutions and corporates with a ST credit assessment	2.509	2.383	506		1381	1.199	209				
	Collective investments undertakings (CRII)	2,300	2,002	0		1,381	0	0				
	Equity			0								
	Other exposures	105	105	125		71	71	70				
	Standardised Total ²											

Compared Programs Compared Segment Vision Compared Vision Compar				Standardised Approach											
Control amountment or certifical basis Control amountment basis Con				As of 30/09/2	023			As of 31	12/2023						
Commonwealth or combinations 0 0 0 0 0 0 0 0 0		(minDER No.	Original Esposure ^s	Esposure Value ⁴	Fisk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
Other exposures / / / / / / / / / / / / / / / / / / /	SPAIN	Manufacturement of the deficient Market Mark	2,247 0 0 0 20 0		1,580 0 0 0 90	.0	2,641 0 0 0 0 233 0	1,669 0 0 0 209 0	1,684 0 0 0 209						

2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardise	d Approach						
			As of 31/	03/2024			As of 30s	06/2024				
	(min EUR, N)	Original Exposure ^L	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
	Central governments or central banks	17.533	17.333	227		17.702	17,702	253				
	Regional governments or local authorities	762	762	665		763	763	468				
	Public sector entities	49	49	24		40	40	20				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	2	2	0		0	0	0				
	Institutions	3,381	3,857	1,683		3,224	3,950	1,655				
	Corporates	62,947	35,629	32,737		64,819	36,949	32,976				
	of which: SME	5	5	5		6	5					
	Retail of which: SME		0			0						
Consolidated data	of which: SME Secured by mortstates on immovable property	2.785	2,765	2.765		2.641	2,623	2.623				
	of which: SME	2,03	2,700	2,700		2,041	2,003	2,023				
	Exposures in default	846	520	737	185	729	511	747	130			
	Hems associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	4,748	4,012	1,489		3,549	2,917	1,262				
	Collective investments undertakinss (CIU)	0	0	0		0	0	0				
	Equity	43	43	43		44	44	44				
	Other exposures	561	561	640		613	613	717				
	Standardised Total 2	93,457	65,604	41,010	185	94,124	66,111	40,763	130			

					Standardisc	ed Approach			
			As of 31/	03/2024			As of 30	06/2024	
	(min DJF, N)	Original Exposure ⁵	Exposure Value ⁴	Rhik exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	2,241	2,241	0		2,051	2,051	0.	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	479	446	234		492	459	238	
	Corporates	13,249	7,649	6,860		12,337	6,828	6,365	
	of which: 594E Retail		0			0		0	
	Retail of which: SME		0			0		0	
UNITED KINGDOM	Secured by mortslasies on immovable property	622	699	620		707	707	707	
	of which: SME			0.00		,0,	,0,		
	Exposures in default	92	41	62		81	41	62	0
	Items associated with particularly high risk		0	0		0		0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	802	406	207		1,140	781	405	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	35	38	38		39	39	39	
	Other exposures	51	51	57		90	90	118	
	Standardised Total ²								

			,,,,,,,,,,		,				
					Standardise	ed Approach			
			As of 31	03/2024			As of 30	106/2024	
	IntelDAR, No	Original Exposure ^b	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Expanse ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
GERMANY	Count on accommentation or institutionals in a control leads to a control lead of a	7,023 15 0 0 0 11 7,423 0 0 0 0 0 0 0 0 0 0 3 3 3 3 3 3 3 3 3	7,229 23 30 0 0 0 11 4,112 0 0 0 0 12 232 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 8 8 0 0 0 3 3.5111 0 0 0 0 0 1744 0 0 0	0	7,511 15 0 0 0 12 7,785 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7,3111 133 0 0 0 0 111 4,170 0 0 0 0 110 110 7,71	2 7 7 0 0 2 3,552 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Other exposures Standardised Total ²	47	47	57		29	29	34	

					Standardis	ed Approach			
			As of 31/	63/2024			As of 30	106/2024	
	(min DUR. %)	Original Exposure ^b	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Contral generation or sectorization Anticol accomments or and affirmities Anticol accomments or and affirmities Anticol accomments or and affirmities Anticological accomments Institution	164 0 0 0 0 0 258 10,168 10,168 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	264 0 0 0 0 237 5,463 1 1 0 0 0 0 115 0 0 0 0 2 0 2 0 7	0 0 0 0 2233 4,460 0 0 0 20 0 20 20 0 0 0 0 0 0 0 0 0 0	٥	201 0 0 0 0 0 255 10,210 0 0 42 0 0 64 64 64 64	201 0 0 0 0 575 5,778 2 2 0 0 0 28 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 270 4,740 0 0 0 141 161 0 355 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total ²								0

		(2) Total value adjustments and pro		excludes those for securitisation (aposures but includes general cre	Strisk adjustments.			
					Standardis	ed Approach			
			As of 31	03/2024			As of 30	106/2024	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ⁶	Risk exposure amount	Value adjustments and provisions ²
IRELAND	Control accessment or order-based Palais accessment or order-based Palais accessment or order-based Palais accessment order Palais accessment below International Control Resident Resi	5,013 0 0 0 106 2,174 0 0 137 1 1 0 0 0 120 120 120 120 120 120 120 1	5,615 0 0 0 0 27 1,665 0 0 0 137 0 0 0 0 120 120 0 0 0 0 0 0 0 0 0 0 0 0	222 0 0 0 0 0 2 1,202 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰	5,723 0 0 0 0 110 1,828 0 0 0 138 0 0 1 1 0 0 14 4 0 0 0 14 14 0 0 0 0 0	5,723 0 0 0 101 1,388 0 0 0 138 0 0 0 14 14 16 0 0 0 0 18 18 19 19 19 19 19 19 19 19 19 19 19 19 19	251 0 0 0 0 47 1,780 0 0 0 138 0 0 0 7 7 7	0
	Other exposures Standardised Total ²	109	200	109		106	105	106	0

elba European Banking 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

		Standardised Approach									
			As of 31/	03/2024			As of 30	06/2024			
	(min DUR, No.)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
NETHERLANDS	Control assessment to control state. And control assessment to co	120 0 0 0 0 100 4,903 0 0 0 11 11 1 0 0 2,613 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	12 0 0 0 2,000 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 4 4 2,754 0 0 0 11 0 0 17 0 0 0 0 0 0 0 0 0 0 0 0		502 0 0 0 0 0 0 100 5,502 0 0 0 0 11 0 0 0 0 16 16 16 16 16 16 16 16 16 16 16 16 16	902 0 0 0 2,780 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 4 2,259 0 0 0 12 2 0 0 12 0 0 0 12 0 0 0 0 0 0			

		бо поменяния недистипальных вы развительных рассиления поменяния выполняния выполнительным выполнания вы									
					Standardis	ed Approach					
			As of 31	03/2024			As of 30	/06/2024			
		Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
SWITZERLAND	Interface, Value of the Control of t	1,747 0 0 0 0 0 0 2,598 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,347 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٥	1,675 0 0 0 0 0 0 0 0 3,596 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1,675	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٥		
	Standardised Total ²				۰				0		

					Standardise	ed Approach			
			As of 31/	03/2024			As of 30	106/2024	
	(mb EUR, No	Original Exposure ^b	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	9	9 747	2		10	10 748	0	
	Regional governments or local authorities Public sector entities	747	747	657		748	745	460	
	Public sector entities Multilateral Development Banks		0			0			
	International Organisations							0	
	Institutions	117	117	58		118	118	50	
	Corporates	2,914	1,880	1,876		3,116	1,922	1,859	
	of which: SME	3	3	3		2	2	2	
	Retail	0	0	0		0	0	0	
ITALY	of which: SME	317	317	317		312	312	312	
	Secured by mortalistics on immovable property of which: SME	317	317	317		312	312	312	
	Exposures in default	24	3	3		24	3	3	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bands	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	22	75	39		138	115	60	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0			0		0	
	Other exposures		0						
	Standardised Total ²								

			,,,						
					Standardis	ed Approach			
				63/2024			As of 30	06/2024	
	creb CUP, No.	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
LUXEMBOURG	Central Assessments or critical banks Assessment of the contract of the contr	1 0 0 0 3 3 2,657 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 2 2,549 0 0 0 0 256 0 0 126 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 4 1,540 0 0 0 205 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٥	12 0 0 0 44 2,562 0 0 482 2,762 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	122 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 4 1,765 0 0 0 4,669 0 0 227 237 1 1 0 0 0	0
	Other exposures Standardised Trial ²				۰				0

		(2) Total value adjustments and pr	ovisions per country of counterparts	excludes those for securitisation e	xposures but includes general cred	litrisk adjustments.			
					Standardise	ed Approach			
			As of 31	63/2024			As of 30	/06/2024	
	(minU.S. No	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	Control Association of control baseds And the control of control o	0 0 0 0 4322 2744 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1,286 227 0 0 0 0 0 0 2,786 0 0 0 0 1 0 0 1 0 1 0 1 1 1 1 1 1 1 1	6 0 0 0 0 242 220 0 0 0 0 0 0 0 0 0 0 0 0	۰	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1.7338 197 0 0 0 0 0 0 0 0 0	0 0 0 3000 1800 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Other exposures Standardised Total ²	110	110	134		80	.02	. 20	

		(2) total reson augustimus and pro							
					Standardis	ed Approach			
				03/2024			As of 30	/06/2024	
		Original Exposure ⁶	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
SPAIN	Control of the Contro	2 0 0 601 2,221 0 0 226 111 6 3 3	2 0 0 0 0 0 277 1,530 0 0 223 0 5 6 0 0 223 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 213 0 0 0 7 7 7 0 0	٥	9 0 0 0 332 2,418 0 0 207 0 208 0 0 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 0 0 0 332 1,500 0 0 204 0 52 0 9	0 0 0 0 221 1,575 0 0 0 204 0 65 0 0 5	
	Other exposures Standardined Tent ²	30	30	40		66	66	67	



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30	/09/2023					As of 31	12/2023		
		Origina	al Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(mtn EUR, %6)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

 $^{^{(2)}}$ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31	/03/2024					As of 30	/06/2024		
		Origina	al Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Canadidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

						Ballk Ol Alli	erica Europe Designated Ac As of 31/12/2023	ctivity Company	_				_	
							ct exposures							
	(mln EUR)			On balance sh	neet	2	or exposures		Derivat	ives		Off balan	ce sheet	-
	(min EUK)			On Busanes si					2011141					-
												Off-balance she	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	National amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0·3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Austria													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Belgium	0	0 4 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 4 0 0 0	() () () () () () () () () ()	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	25
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Bulgaria													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Cyprus													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Denmark	000000000000000000000000000000000000000	0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
Total [0-3M[13H-1Y 11Y-2Y[12Y-3Y[13Y-5Y[15Y-10Y 11Y-more Total	Estonia	0	0	0		0	0		0	0	0	0	d	0



General governments exposures by country of the counterparty

						Bank of Ame	erica Europe Designated Ac	tivity Company						
							As of 31/12/2023			_		_		_
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M[13M-11f] 11Y-2f] [2Y-3V] [3Y-5V] [5Y-10V] [10Y-more	Finland													
[0.3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	77 10	70 104 0 0 0 0 0 0 0 0 0 1 124	000000000000000000000000000000000000000		70 104 0 0 0 0 0 0 1274	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
10 - 3M 3M - 1Y 11 - 2Y 27 - 3Y 37 - 5Y 57 - 10Y 100' - more	Germany	1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0	0 0 3 0 16 0 0	0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	11
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Croatia													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Ireland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	272
[0-3M[3M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	italy	477	3 0 0 0 0 0 0 0 471 0 474	3 0 0 0 0 471 0 474	d e	0 0 0 0 0 0	0 0 0 0 0 0	-1 0 0 0 0 25 34 5	0 0 0 0 0 855 238 1,092	0 0 567 0 490 152 1,210	0 2 2 1,374 4 1,558 6,364 9,30 4	0 0 0	0 0 0 0 0	665



General governments exposures by country of the counterparty

			Bank of America Europe Designated Activity Company											
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)											Risk weighted exposure amount
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M] 13M - 1Y 1 Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Latvia													
[0 - 3M [Lithuania													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Luxembourg			0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[0 - 3M[Malta													
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Poland													
Total [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y[[10Y-more Total	Portugal		0 0 0	0 0 0 0 0	0	0 0 0 0	0 0 0 0	() () () () () () () () () ()	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0	
Total [0 - 3M[1 3M - 1Y] 1 1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Romania		0	0	0	0	0		0	0	0	0	d	5



General governments exposures by country of the counterparty

			Bank of America Europe Designated Activity Company											
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
		Total gross carrying amount of non-derivative	Total carrying amount of non-		Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	total gioss carying arrount of non-penyative financial assets	derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
(0.2M)														
[0-3M[13M-1Y 11Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 10Y-more	Slovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Slovenia													
10 - 3M! 13M - 1Y! [1Y - 2Y] [2Y - 3Y] [5Y - 5Y] [5Y - 10Y] [10Y - more	Spain		0 0 0	0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
Total [0 - 3M] [3 M - 1Y] [1 Y - 2Y] [2 Y - 3Y] [3 Y - 5 Y] [5 Y - 10 Y] [10 Y - more Total	Sweden		0	0	0	0	0	0	0	0	0	0	0	0
[0-3M[[3M-1Y[[1Y-2Y[[3Y-5Y[[5Y-10Y]	United Kingdom	1,086 755 6	1,089 753 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	1,089 753 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[10' - more Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10'] [10' - more Total	Iceland	1,842	1,842	0	ā	1,842	ō	0	ō	ō	0	0	0	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Liechtenstein													
10 aM	Norway													



General governments exposures by country of the counterparty

						Bank of Ame	erica Europe Designated Ac	tivity Company						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance si	neet .				Derivat	ives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with posi	tive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0.3M[13M-111 11Y-2Y 22Y-3Y [3Y-5Y [5Y-10Y [10Y-more	Australia	115 115 0 0 0 0	0 115 0 0 0 0 0	211 6 6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Canada		110	44			v		Ü	v	v	v		
10 - 3Mf	Hong Kong													
[0 - 3M[[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y] [10Y - more Total	Japan													
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	u.s.													
[0 - 3M[China													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland													
[0-3M[13M-1Y! 11Y-2Y! [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA													



General governments exposures by country of the counterparty

						Bank of Am	erica Europe Designated A	ctivity Company						
							As of 31/12/2023		_	_		_		
						Dire	ct exposures			_				
	(mln EUR)			On balance sh	ieet				Deriva	tives		Off balar	nce sheet	
												Off-balance si	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0		
Total [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y[[10Y-more	Middle East		0	0		0 0			0	0	d	0		0
Total 10 - 3M1 13 - 117 13 - 127 12 - 37 13 - 57 157 - 107 107 - more Total	Latin America and the Caribbean	(0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
10 aM	Africa			·						·				
0 - 3M 3M - 1V	Others	(0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

[1] Information on sovereign exposures is only available for institutions that have zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereigh) on sovereigh credit ink (i), e. CDS, financial guarantees) booked in all the accounting portfolio (on off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania. Bosnia and Herzegovina. FYR Macedonia. Montenegro. Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Reputic, Ecuador, El Salvador, Grenada, Guadetoupe, Martinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (IRIS), Vingo Islands

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(6) The columns Total carrying amount of non-derivative financial assets (net of short positions) provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



General governments exposures by country of the counterparty

		As of 30/06/2024												
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
					Non-derivative financial a				n negative fair value	Off-balance sh	eet exposures			
			Total carrying amount of non-		Derivatives with positive fair value						Risk weighted exposure amount			
Residual Maturity	Country / Region		derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Austria													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more total	Belgium	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	17
[0 - 3 M] [3M - 1Y] [1Y - 2Y] [12Y - 3Y] [5Y - 10Y] [10Y - more Total	Bulgaria													
[0 - 3M[Cyprus													
[0 - 3M[Czech Republic													
[0 - 3M[Denmark	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[0.3M[3M-1Y 1Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Estonia													



General governments exposures by country of the counterparty

	Bank of America Europe Designated Activity Company													
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance si		Derivat	ives		Off balar	nce sheet				
										Off-balance sh	neet exposures			
			Total carrying amount of non- derivative financial assets (net of short positions)		Derivatives with positive fair value		Derivatives with negative fair value				Risk weighted exposure amount			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets		of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0.3M[13M-11f 11y-2yf [2y-3yf [3y-5yf [5y-100f] [10y-more Total	Finland													
[0-3M] [3M-1Y] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	France	188	185 0 0 0 0 0 0			185 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		
10 - 3M 13M - 1Y 11Y - 2Y 2Y - 3Y 33' - 5Y 5Y - 10Y 10Y - more	Germany	11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0	2 2 0 15 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Crostia													
[0-3M] [3M-11] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece													
[0 - 3M [Hungary													
[0 - 3M [ireland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		251
[0 · 3M [italy	428	0 0 0 3 428 0 0 0 0	422 6 6 6 4 422		0 0 0 0 0	0 0 0 0 0	0 0 0 21 28 0	0 0 0 835 299 0	0 145 442 0 486 193 0	1 366 941 5 1,586 6,320 0	0 0 0 0 0		3 3 3 3 3 3 3 4 4 6 0



General governments exposures by country of the counterparty

	Bank of America Europe Designated Activity Company													_
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Derivat	ives		Off balan	ce sheet	
					Non-derivative financial as	Derivatives with positive fair value		Derivatives with	n negative fair value	Off-balance sh	eet exposures			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	of short positions)			and the second s						Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nonmac	FIONSONS	
[0 - 3M] 13M - 1Y 1 Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Latvia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y [10Y - more Total	Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg				0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Malta													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands													
[0 - 3M[Poland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [5Y-10Y] [10Y-more	Portugal			6	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		2
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Romania													



General governments exposures by country of the counterparty

		Bank of America Europe Designated Activity Company												
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
		Total gross carrying amount of non-derivative financial assets			Non-derivative financial as		Derivatives with positive fair value		Derivatives with	negative fair value	Off-balance sh	eet exposures		
Residual Maturity	Country / Region		Total carrying amount of non- derivative financial assets (net of short positions)			and the second s					The guilt List Total			Risk weighted exposure amount
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M[13M-1Y 11Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 10Y-more	Stovakia													
[0 - 3M[Slovenia													
[0 - 3M[] [134 - 17]	Spain			0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M[Sweden													
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom	2,05	1 2.051 0 0 0 0 0 0 0 0 0 0 0 0 0 1 2.051	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	2.051 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Iceland	2,00	1 2,091	0	u	2,051	0	0	0	0	U	U	U	Ü
Total [0-3M[[3M-11][[1Y-2Y][[2Y-3Y][[3Y-5Y][[5Y-10Y][[10Y-more Total	Liechtenstein													
[0 - 3M] [1 3M - 1Y] [1 1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Norway													



General governments exposures by country of the counterparty

	Bank of America Europe Designated Activity Company													
							As of 30/06/2024							
						Dire	ct exposures							
	(min EUR)			On balance si	heet				Derivat	ives		Off balar	ice sheet	
					Non-derivative financial as					Off-balance sheet exposures				
		Total gross carrying amount of non-derivative	Total carrying amount of non-		Derivatives with positive fair value		Derivatives with negative fair value				Risk weighted exposure amount			
Residual Maturity	Country / Region	financial assets	of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M[13M-1Vf] 11Y-2Vf 12Y-3Vf [3Y-5Vf] [5Y-10Vf] [10Y-more	Australia	0	0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Canada													
0 - 3M 13M - 1Y	Hong Kong													
[0 - 3M [Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	u.s.													
[0 · 3M[China													
[0-3M] [3M-1Y] [11-2Y] [11-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland													
[0-3M[13M - 1Y 1Y - 2Y	Other advanced economies non EEA													



General governments exposures by country of the counterparty

						Bank of Am	erica Europe Designated A	ctivity Company						
		As of 30/06/2024												
						Dire	ct exposures			_				
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial a					Off-balance si	neet exposures			
					Derivatives with positive fair value		Derivatives with negative fair value				Risk weighted exposure			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative de financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M[0		0				0		0		
[3M-1Y] [1Y-2Y] [2Y-3Y]	Other Central and eastern Europe	0	0	0		0			0	0	0	0	0	į
[3Y - 5Y [[5Y - 10Y [[10Y - more	countries non EEA	0	0	0		0 0			0	0	0	0	0	i i
Total [0-3M[0	0	0		0 0			0	0	0	0	C	0
[3M-1Y[[1Y-2Y] [2Y-3Y] [3Y-5Y]	Middle East													
SY - SY ISY - 10Y IOY - more Total														
[0-3M] [3M-1Y] [1Y-2Y]		0	0	0		0 0			0	0	0	0		,
[2Y-3Y] [3Y-5Y] [5Y-10Y]	Latin America and the Caribbean	0	0	0		0 0			0	0	0	0	0	į
[10Y - more Total		0	0	0		0 0	C		0	0	0	0		0
[0-3M] [3M-1Y] [1Y-2Y]														
[2Y - 3Y [13Y - 5Y 15Y - 10Y	Africa													
[10Y - more Total [0 - 3M]				0		0 0			0	0	0			
[3M-1Y[[1Y-2Y[0	0	0		0 0			0	0	0	0	0	3
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Others	0	0	0		0 0			0	0	0	0 0	i c	1
[10Y - more Total	1	0	0	0		0 0	C C	0	0	0	0	0	0	0

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018. [1] Information on sovereign exposures is only available for institutions that have zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereigh) on sovereigh credit ink (i), e. CDS, financial guarantees) booked in all the accounting portfolio (on off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania. Bosnia and Herzegovina. FYR Macedonia. Montenegro. Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Reputic, Ecuador, El Salvador, Grenada, Guadetoupe, Martinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (IRIS), Vingo Islands

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related of which' positions present information on a gross basis.

(?) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of eQ4.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP